

Exhibit B

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan		5. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	CHL127962209	
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.				
D. Name & Address of Borrower: ROBERT M. WINNER 1225 RESERVOIR ROAD CHESHIRE, CONNECTICUT 06410		E. Name & Address of Seller:		F. Name & Address of Lender: YOUR-BEST-RATE FINANCIAL, L.L.C. 5909 PEACHTREE DUNWOODY RD. STE. 710, ATLANTA, GEORGIA 30328
G. Property Location: 1225 RESERVOIR ROAD CHESHIRE, CONNECTICUT 06410		H. Settlement Agent: GENERAL AMERICAN CORPORATION Place of Settlement: 300 GULF TOWER, 707 GRANT STREET PITTSBURGH, PA 15219		I. Settlement Date: 05/13/2006 DISBURSEMENT: 05/18/2006
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction		
100. Gross Amount Due From Borrower		400. Gross Amount Due to Seller		
101. Contract sales price		401. Contract sales price		
102. Personal property		402. Personal property		
103. Settlement charges to borrower (line 1400)		403.		
104. SEE ATTACHED ADDENDUM TO HUD-1		404.		
105.		405.		
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance		
106. City/town taxes to		406. City/town taxes to		
107. County taxes to		407. County taxes to		
108. Assessments to		408. Assessments to		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
120. Gross Amount Due From Borrower		420. Gross Amount Due To Seller		
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller		
201. Deposit or earnest money		501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204. Second mortgage loan		504. Payoff of first mortgage loan		
		Principal Balance \$		
		Interest Adjustment \$		
		Reserves <input type="checkbox"/> Credit <input type="checkbox"/> Deficit \$		
205.		505. Payoff of second mortgage loan		
		Principal Balance \$		
		Interest Adjustment \$		
206.		506. Second mortgage loan to Borrower		
207.		507.		
208.		508.		
209.		509.		
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller		
210. City/town taxes to		510. City/town taxes to		
211. County taxes to		511. County taxes to		
212. Assessments to		512. Assessments to		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. Total Paid By/For Borrower		520. Total Reduction Amount Due Seller		
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller		
301. Gross Amount due from borrower (line 120)		601. Gross amount due to seller (line 420)		
302. Less amounts paid by/for borrower (line 220)		602. Less reductions in amt. due seller (line 520)		
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower		603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller		

PAYOFF
GMA

(2006)

I. Settlement Charges					Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700.	Total Sales/Broker's Commission based on price \$			@ % =		
	Division of Commission (line 700) as follows:					
701.	\$	to				
702.	\$	to				
703.	Commission paid at Settlement					
704.						
800.	Items Payable in Connection With Loan					
801.	Loan Origination Fee					
802.	Loan Discount					
803.	Appraisal Fee					
804.	Credit Report					
805.	Lender's Inspection Fee					
806.	Mortgage Insurance Application Fee					
807.	Assumption Fee					
808.	COMMITMENT FEE to: YOUR-BEST-RATE FINANCIAL, L.L.C. 175.00 POC/B					
809.	TAX SERVICE FEE to: YOUR-BEST-RATE FINANCIAL, L.L.C.					100.00
810.	FLOOD L.O.J. COVERAGE to: YOUR-BEST-RATE FINANCIAL, L.L.C.					20.00
811.	UNDERWRITING FEE to: YOUR-BEST-RATE FINANCIAL, L.L.C.					335.00
812.	CLOSING DOC PREP to: YOUR-BEST-RATE FINANCIAL, L.L.C.					375.00
813.	POST CLOSING SERVICE to: YOUR-BEST-RATE FINANCIAL, L.L.C.					350.00
814.	TARA/APPRaisal REVIEW to: YOUR-BEST-RATE FINANCIAL, L.L.C.					125.00
815.						
816.						
817.						
900.	Items Required By Lender To Be Paid In Advance					
901.	Interest from	05/18/06	to 06/01/06	@ \$ 20.4452 /day		286.23
902.	Mortgage Insurance Premium for months to					
903.	Hazard Insurance Premium for years to					
904.	years to					
905.						
1000.	Reserves Deposited With Lender					
1001.	Hazard Insurance	9 months @ \$	112.83	per month		1,015.47
1002.	Mortgage Insurance	months @ \$		per month		
1003.	City property taxes	months @ \$		per month		
1004.	County property taxes	0 months @ \$	157.41	per month		.00
1005.	Annual assessments	months @ \$		per month		
1006.		months @ \$		per month		
1007.		months @ \$		per month		
1008.		months @ \$		per month		
1009.	Aggregate Adjustment					-68.19
1100.	Title Charges					
1101.	Settlement or closing fee to: GENERAL AMERICAN CORPORATION					500.00
1102.	Abstract or title search to: GENERAL AMERICAN CORPORATION					200.00
1103.	Title examination					
1104.	Title Insurance binder					
1105.	Document preparation					
1106.	Notary fees					
1107.	Attorney's fees					
	(includes above items numbers:)					
1108.	Title Insurance to: GENERAL AMERICAN CORPORATION					1,118.25
	(includes above items numbers:)					
1109.	Lender's coverage \$					
1110.	Owner's coverage \$					
1111.						
1112.						
1113.						
1200.	Government Recording and Transfer Charges					
1201.	Recording fees:	Deed \$	Mortgage \$	Releases \$		225.00
1202.	City/county tax/stamps:	Deed \$	Mortgage \$			
1203.	State tax/stamps:	Deed \$	Mortgage \$			
1204.						
1205.						
1300.	Additional Settlement Charges					
1301.	Survey					
1302.	Post Inspection					
1303.						
1304.						
1305.						
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					** 4,581.76

**SEE ATTACHED ADDENDUM TO HUD-1
Form HUD-1 (3/86)
ref. Handbook 4305.2
Previous editions are obsolete

ADDENDUM TO HUD-1

Loan Number: CHL127962209

File Number:

Borrower: ROBERT M. WINNER

	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<u>PAYOFFS</u>		
PAYOFF: GMAC	541,349.76	
PAYOFF: FIRST 1/2 TAXES	944.48	
PAYOFF: HSEC	10,528.70	
PAYOFF: HSEC	4,453.55	
PAYOFF: GMAC	1,584.12	
PAYOFF: CAPITAL 1	932.87	
PAYOFF: PIER 1	549.54	
ADDENDUM PAYOFF TOTAL	560,343.02	

Robert M. Winner 5/13/06 Gail M. Winner 5/13/06
Signature ROBERT M. WINNER Date Signature Gail M. Winner Date

Signature Date Signature Date

Signature Date Signature Date